

Information to identify the case:

Debtor 1	Brian Swales	Social Security number or ITIN	xxx-xx-2274
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-28260-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Swales

11/19/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian Swales
 Debtor

Case No. 13-28260-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db
 514155436 +Brian Swales, 69 Vaughn Avenue, Bellmawr, NJ 08031-2912
 514155437 Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
 514403397 CAC Financial Corp., 2601 NW Expressway-Suite 1000 East, Oklahoma City, OK 73112-7236
 514366979 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 514155444 CitiFinancial Servicing LLC, P.O. Box 70919, Charlotte, NC 28272-0919
 514155446 Gordon's Credit Plan, P.O. Box 183015, Columbus, OH 43218-3015
 514155448 HSBC Card Services, POB 71104, Charlotte, NC 28272-1104
 514155448 +LVNV Funding, LLC, C/O Faloni & Associates LLC, 165 Passaic Avenue, Suite 301B,
 Fairfield, NJ 07004-3592
 516761963 MTGLQ Investors, LP, P.O.Box 52708, Irvine, CA 92619-2708
 516761964 MTGLQ Investors, LP, P.O.Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP,
 P.O.Box 52708, Irvine, CA 92619-2708
 514155452 Wells Fargo Bank, N.A., C/O Zucker, Goldberg & Ackerman, LLC,
 200 Sheffield Street-Suite 101, P.O. Box 1024, Mountainside, NJ 07092-0024
 514375930 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2018 01:14:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 20 2018 01:13:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514355921 +E-mail/Text: bncmail@w-legal.com Nov 20 2018 01:14:09 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514255502 +E-mail/Text: bncmail@w-legal.com Nov 20 2018 01:14:09 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514155435 +EDI: ACCE.COM Nov 20 2018 06:28:00 Asset Acceptance, LLC, PO Box 2036,
 Warren, MI 48090-2036
 514155441 EDI: CITICORP.COM Nov 20 2018 06:32:00 Citi Cards, P.O. Box 183113,
 Columbus, OH 43218-3113
 514155438 EDI: CAPITALONE.COM Nov 20 2018 06:32:00 Capital One, PO Box 85619,
 Richmond, VA 23285-5619
 514155439 +EDI: CAPITALONE.COM Nov 20 2018 06:32:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 514326890 EDI: CAPITALONE.COM Nov 20 2018 06:32:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514155440 EDI: TSYS2.COM Nov 20 2018 06:28:00 Card Services, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 514155443 EDI: RMSC.COM Nov 20 2018 06:33:00 GECRB/jcp, PO Box 960090, Orlando, FL 32896-0090
 514155447 +EDI: LTDFINANCIAL.COM Nov 20 2018 06:23:00 LTD Financial Services,
 7322 Southwest Freeway-Suite 1600, Houston, TX 77074-2134
 514404572 EDI: RESURGENT.COM Nov 20 2018 06:32:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514155449 EDI: PRA.COM Nov 20 2018 06:26:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 514399800 EDI: PRA.COM Nov 20 2018 06:26:00 Portfolio Recovery Associates, LLC, c/o JC PENNEY,
 POB 41067, Norfolk VA 23541
 514399823 EDI: PRA.COM Nov 20 2018 06:26:00 Portfolio Recovery Associates, LLC, c/o Lenscrafters,
 POB 41067, Norfolk VA 23541
 514414776 EDI: PRA.COM Nov 20 2018 06:26:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 514416043 EDI: PRA.COM Nov 20 2018 06:26:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 514784378 +EDI: PRA.COM Nov 20 2018 06:26:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 514784377 +EDI: PRA.COM Nov 20 2018 06:26:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 517774601 +E-mail/Text: bknotices@sns.com Nov 20 2018 01:14:50
 U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,
 Eureka, CA 95501-0305
 517774602 +E-mail/Text: bknotices@sns.com Nov 20 2018 01:14:50
 U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,
 Eureka, CA 95501, U.S. Bank Trust National Association, as,
 C/O SN Servicing Corp. 95501-0305
 514155450 EDI: URSI.COM Nov 20 2018 06:24:00 United Recovery Systems, P.O. Box 722910,
 Houston, TX 77272-2910
 514155451 EDI: RMSC.COM Nov 20 2018 06:33:00 Walmart/GECRB, PO Box 530927, Atlanta, GA 30353-0927
 514378678 +EDI: WFFC.COM Nov 20 2018 06:30:00 Wells Fargo Bank N.A., 3476 Stateview Blvd,
 Fort Mills. SC 29715-7200
 515604193 +EDI: WFFC.COM Nov 20 2018 06:30:00 Wells Fargo Bank, N.A.,
 Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,
 Fort Mill, SC 29715-7203

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 38

Date Rcvd: Nov 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
514155445* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, PO Box 182676,
Columbus, OH 43218-2676)
514406436* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Jc Penney, PO Box 41067,
Norfolk VA 23541)
514155442 ##Citifinancial, P.O. Box 183172, Columbus, OH 43218-3172

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, NA bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlson on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlson on behalf of Creditor WELLS FARGO BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Brian Swales kfayette@kevinfayette.com
William M.E. Powers on behalf of Creditor CitiFinancial Services, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiFinancial Services, Inc. ecf@powerskirn.com
TOTAL: 9